

**UNITED STATES BANKRUPTCY COURT  
District of Western District of Oklahoma**

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/6/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael L. Calloway Sr.  
PO Box 2031  
Edmond, OK 73034

Lillie E. Calloway  
PO Box 2031  
Edmond, OK 73034

Case Number: 11-15486	Judge: NLJ	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2864 xxx-xx-7809
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Attorney for Debtor(s) (name and address):

Michael L. Calloway Sr.  
PO Box 2031  
Edmond, OK 73034  
Telephone number:

Bankruptcy Trustee (name and address):

John T. Hardeman  
PO Box 1948  
Oklahoma City, OK 73101  
Telephone number: (405) 236-4843

**Meeting of Creditors**

Date: **November 17, 2011**

Time: **08:15 AM**

Location: **215 Dean A. McGee Avenue, Room 119, Oklahoma City, OK 73102**

The Debtor shall bring to the meeting original government issued photo id and confirmation of social security number. No cell phones with cameras, pocket knives or weapons are allowed in the Courthouse. Attendance by creditors at the meeting is welcomed, but not required.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **2/15/12**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **4/3/12**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/17/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

**Hearing on Confirmation Plan**

This Notice includes notice of an opportunity for hearing on confirmation. The hearing on confirmation will be held concurrently with the meeting of creditors unless an objection to such concurrent hearing is timely filed or raised at the meeting of creditors. If no objection to confirmation, or to confirmation being held concurrently with the meeting of creditors, is timely filed, or raised orally at the meeting of creditors, the Chapter 13 Trustee will submit the confirmation order to the Court for entry without further hearing. For more information, please refer to the General Order Concerning Confirmation Hearings and Objections to Confirmation in Chapter 13 Cases available at the Clerk's Office or on-line at [www.okwb.uscourts.gov](http://www.okwb.uscourts.gov).

**Deadline for Filing Objections to Confirmation and / or Objections to the Confirmation Hearing Being Held Concurrently With the Meeting of Creditors**

Three days *prior* to the above-stated date of Meeting of Creditors / Hearing on Confirmation

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

<b>Address of the Bankruptcy Clerk's Office:</b> 215 Dean A. McGee Oklahoma City, OK 73102 Telephone number: (405) 609-5700	<b>For the Court:</b> Clerk of the Bankruptcy Court: Grant E. Price
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 10/7/11

**EXPLANATIONS****B9I (Official Form 9I) (12/07)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code §§ 362 and §§ 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §§ 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

**NOTICE: State or Federally issued photo ID is required to enter the building. Weapons of any kind (e.g. knives, scissors, guns, etc.) and cell phones with camera or push-to-talk features are not allowed to be brought into the building. You will be denied entry if you have any of these items in your possession.**